

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SCOTT D. JACK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-24402

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/02/2015 and confirmed on 2/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,308.20
Less Refunds to Debtor	1,628.51	
TOTAL AMOUNT OF PLAN FUND		72,679.69

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	3,451.59	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,151.59

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 3574	0.00	37,368.40	0.00	37,368.40
	LAKEVIEW LOAN SERVICING LLC Acct: 3574	598.73	598.73	0.00	598.73
	ALLY BANK(*) Acct: 6616	0.00	0.00	0.00	0.00
	HARLEY DAVIDSON CREDIT CORP* Acct: 8874	2,190.53	2,190.53	261.98	2,452.51
	FIRST NATIONAL BANK OF PA(*) Acct: 0215	0.00	0.00	0.00	0.00
	HUNTINGTON NATIONAL BANK(*) Acct: 2775	6,401.59	6,401.59	838.31	7,239.90
					47,659.54

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	SCOTT D. JACK Acct:	0.00	0.00	0.00	0.00
	SCOTT D. JACK Acct:	1,628.51	1,628.51	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	3,700.00	3,700.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct:	0.00	0.00	0.00	0.00
		*** NONE ***			

Unsecured					
	ALLEGENT COMMUNITY FCU Acct: 5006	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** (LMP) Acct: 1260	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA**	4,615.78	4,615.78	0.00	4,615.78

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2399				
	CAPITAL ONE BANK NA**	2,982.63	2,982.63	0.00	2,982.63
	Acct: 5591				
	ECAST SETTLEMENT CORP	2,858.66	2,858.66	0.00	2,858.66
	Acct: 4931				
	FIRST NATIONAL BANK OF OMAHA(*)	4,000.96	4,000.96	0.00	4,000.96
	Acct: 2822				
	CAPITAL ONE BANK (USA) NA CABELAS C	3,410.53	3,410.53	0.00	3,410.53
	Acct: 6626				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	ANN E SWARTZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 17,868.56

TOTAL PAID TO CREDITORS 65,528.10

TOTAL CLAIMED
PRIORITY 0.00
SECURED 9,190.85
UNSECURED 17,868.56

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SCOTT D. JACK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-24402

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Scott D. Jack
Debtor

Case No. 15-24402-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 23, 2021

User: dsaw
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db	+ Scott D. Jack, 613 Patterson Road, Apollo, PA 15613-9742
14146461	+ Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
14146463	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
14157662	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14146466	+ Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14191311	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14156032	+ First National Bank Of PA, 1 Fnb Blvd, Hermitage, PA 16148-3363
14146468	+ First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14993207	+ Flagstar Bank, FSB as servicer for Lakeview Loan S, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14146469	+ Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
14158580	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14162527	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Feb 24 2021 03:36:01	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14155662	Email/Text: ally@ebn.phinsolutions.com	Feb 24 2021 03:18:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14146462	+ Email/Text: ally@ebn.phinsolutions.com	Feb 24 2021 03:18:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14146464	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 24 2021 02:43:33	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15032940	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Feb 24 2021 03:37:22	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14164257	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 24 2021 02:41:43	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14146466	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2021 02:45:21	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14146467	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 24 2021 03:21:00	Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
14156031	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 24 2021 03:21:00	Esb/Harley Davidson Credit, Po Box 21829, Carson City, NV 89721-1829
14146470	+ Email/Text: bankruptcy@huntington.com	Feb 24 2021 03:20:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060

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Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 30

14156034	+ Email/Text: bankruptcy@huntington.com	Feb 24 2021 03:20:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14156029	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 24 2021 02:41:35	Chase Mortgage, Po Box 24696, Columbus, OH 43224
14146465	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 24 2021 02:41:36	Chase Mtg, Po Box 24696, Columbus, OH 43224
14226331	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 24 2021 02:41:36	JPMORGAN CHASE BANK, N.A., CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL, MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE, LA 71203
14986824	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 24 2021 03:21:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
14174331	Email/PDF: rmscedi@recoverycorp.com	Feb 24 2021 03:36:01	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14149302	+ Email/Text: bankruptcy@huntington.com	Feb 24 2021 03:20:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14225199	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 24 2021 02:41:44	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14146471	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 24 2021 02:43:33	Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank, FSB as servicer for Lakeview Loan S
cr		JPMorgan Chase Bank, NA
cr		LAKEVIEW LOAN SERVICING, LLC,
cr		Lakeview Loan Servicing, LLC c/o Flagstar Bank, FS
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14156025	*+	Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
14156026	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14156027	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
14156028	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14156030	*+	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14156033	*+	Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
14156035	*+	Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 4 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

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Form ID: pdf900

Total Noticed: 30

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor JPMorgan Chase Bank NA ecfmail@mw-law.com , ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC c/o Flagstar Bank, FSB ecfmail@mw-law.com , ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC, ecfmail@mw-law.com , ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC, bnicholas@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC ecfmail@ecf.courtdrive.com , ecfmail@mw-law.com
James P. Valecko	on behalf of Creditor The Huntington National Bank jvalecko@weltman.com PitEcf@weltman.com
Jeremy J. Kobeski	on behalf of Creditor JPMorgan Chase Bank NA pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor JPMorgan Chase Bank NA jschalk@barley.com , sromig@barley.com
Lauren Moyer	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC, ecfmail@ecf.courtdrive.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Scott D. Jack ecf@mcElrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 12